



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esq.

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Attorney for: Lakeview Loan Servicing, LLC

In Re:

Michael S. Faretty and Diana L. Faretty,

Debtors.

Order Filed on November 9, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 19-33073 MBK

Chapter: 13

Judge: Michael B. Kaplan

**CONSENT ORDER CURING POST-PETITION ARREARS & REINSTATING
AUTOMATIC STAY**

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: November 9, 2022

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".
Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors:

Michael S. Faretty and Diana L. Faretty

Case No.:

19-33073 MBK

Caption:

**CONSENT ORDER CURING POST-PETITION ARREARS &
REINSTATING AUTOMATIC STAY**

This matter, having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing, LLC, upon a consent order to reinstate the automatic stay as to property located at 185 Eaton Avenue, Township Of Hamilton, NJ, 08619, and with the consent of Darren M. Baldo, Esq., counsel for the Debtors, Michael S. Faretty and Diana L. Faretty,

It is hereby **ORDERED, ADJUDGED and DECREED** that the automatic stay as to property located at 185 Eaton Avenue, Township Of Hamilton, NJ, 08619 is hereby reinstated; and

It is further **ORDERED, ADJUDGED and DECREED** that the Order Vacating Stay entered September 19, 2022 (#79 on the docket) is hereby vacated; and

It is **ORDERED, ADJUDGED and DECREED** that as of October 17, 2022, Debtors are due for the July 2022 through October 2022 post-petition payment for a total default of \$6,121.46 (4 @ \$1,584.91, less suspense \$218.18); and

It is **ORDERED, ADJUDGED and DECREED** that Debtors shall make an immediate payment of \$6,121.46 to be received no later than October 31, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2022, directly to Secured Creditor's servicer, M&T Bank, PO Box 62182, Baltimore, MD 21264-2185, or overnight address of: M&T Bank, 1 Fountain Plaza, 7th Floor, Buffalo, NY 14203 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 for attorneys' fees in an amount to be included in a post-petition fee notice, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that case is hereby reinstated.

I hereby agree and consent to the above terms and conditions: Dated: 10/25/2022

/s/ Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR CREDITOR

I hereby agree and consent to the above terms and conditions: Dated: 10/21/2022

/s/ Darren M. Baldo

DARREN M. BALDO, ESQ., ATTORNEY FOR DEBTOR